

Debtor1 Luke W. Aaron

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Debtor 2
(Spouse, if filing) Alisha M. AaronUnited States Bankruptcy Court for the WESTERN District of Pennsylvania
(State)Case number 20-20180-CMB

Form 4100R

Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Wilmington Savings Fund Society, FSB, Not In Its Individual Capacity But Solely As Owner Trustee For PRET 2024-RPL1 Trust

Court claim no. (if known): 22-1

Last 4 digits of any number you use to identify the debtor's account: 6472

Property address: 286 SHERWOOD DR
Number Street
CRANBERRY TOWNSHIP, PA 16066-4366
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 05 /01 /2025
MM/DD/YYYY

☐ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$ _____

c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD/ YYYY

*Please note the creditor is in the process of filing a Transfer of Claim to reflect the creditor as the transferee of this claim. However, this Response to Notice of Final Cure is being filed to ensure the creditors compliance with Fed. R. Bankr. P. 3002.1.

Debtor 1

Luke W. Aaron
 First Name Middle Name Last Name

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Case Number (if known)

20-20180-CMB

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Christopher Salamone
 Signature

Date 02/21/2025

Print Christopher Salamone
 First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 13010 Morris Rd, Suite 450
 Number Street

Alpharetta, GA 30004
 City State ZIP Code

Contact 470-321-7112

Email csalamone@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 21, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Luke W. Aaron
Alisha M. Aaron
286 Sherwood Dr.
Cranberry Twp, PA 16066

And via electronic mail to:

Michael S. Lazaroff
Law Office of Michael S. Lazaroff
277 West Main St.
PO Box 216
Saxonburg, PA 16056

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Office of the United States Trustee
1000 Liberty Avenue
Suite 1316
Pittsburgh, PA 15222

By: /s/ Dena Eaves
Dena Eaves
deaves@raslg.com